2.1 Self Employed

Income table and declaration (Guarantor only applicable for Company/Corporate Applications)

Applicant/Guarantor 1

Full Name

Name of Business that your income is derived from

ABN

Type of Business (Activity / Industry)

Applicant/Guarantor 2

Full Name

Name of Business that your income is derived from

ABN

Type of Business (Activity / Industry)

Gross Annual Taxable Income Table (the total income you have derived annually from your business)

Date

The income that is declared below represents the **actual income** earned for the twelve (12) month period ending / /

Personal Income

This should represent your self employed income, from the business noted above, and could include your salary, directors drawings, trust distributions and share of profits etc. This figure should not include income from other sources (eg. rent) or non-recurring income such as capital gains.

Salary / Directors Fees / Trust Distributions	$	Salary / Directors Fees / Trust Distributions	$
Your share of any net business profit	$	Your share of any net business profit	$
Total Personal Income (from your business)	$	**Total Personal Income (from your business)**	$
Other regular annual income (eg. rent) Please supply relevant documentation (eg. lease agreement)	$	Other regular annual income (eg. rent) Please supply relevant documentation (eg. lease agreement)	$

Company Income (Company Applicants ONLY)

This should reflect your company's Net Profit Before Tax over the 12 month period noted above (after the deduction of all business expenses). This figure should not include income from other sources, non-recurring income (eg. capital gains) or salaries to the related parties noted above.

Company Net Profit Before Tax $

Alt Doc Application Declaration

The lender recommends that all proposed Applicants/Guarantors seek independent legal and financial advice prior to obtaining a loan. If the Applicants / Guarantors are in any doubt regarding their ability to repay this loan, do not borrow the money.

LENDER Perpetual Trustee Company Limited &/or RedZed Lending Solutions ("Lender or You")

Loan details

Loan Amount applied for (excluding capitalised risk fee) Term Anticipated monthly repayment $

We have asked You to rely on our representations that We Are able to repay this loan. We promise You that

(a) We are aware of our financial obligations under our proposed loan with You and We are fully able to meet our obligations under this loan;
(b) We are satisfied that our obligation to You will not adversely impact on our ability to meet all our other financial obligations (including living expenses) as and when they fall due;
(c) We request You to assess this facility without standard documentary evidence of our income and financial position as such documentary evidence is not readily available or would not be a true representation of our financial position;
(d) We are aware that the interest rate payable to You is higher than the rate which would be payable if We qualified for an alternative loan product by the provision of satisfactory documentary evidence of our income and financial position;
(e) We have reviewed this declaration and confirm its accuracy, including any parts of the document that are not completed in our handwriting;
(f) We consent to the Lender or its representatives contacting my/our accountant named in Section 2.2 to discuss my/our declaration and financial position; and
(g) We consent to my/our accountant named in section 2.2 providing the Lender with information required to confirm my/our income

We acknowledge that You are relying on this Declaration in considering or not to approve our loan application.

Full name of Applicant/Guarantor 1	Full name of Applicant/Guarantor 2
Signature / Date	Signature / Date
Witness' name (Must not be a party to this loan)	Witness' name (Must not be a party to this loan)
Witness' signature / Date	Witness' signature / Date

Signing an incorrect, misleading or blank declaration may constitute an offence